IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:	)
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Juergen KIND et al.	) Group Art Unit: 3624
	)
Application No.: 10/601,790	) Examiner: Unassigned
	)
Filed: June 24, 2003	)
	)
For: COMPUTERIZED SYSTEMS AND	) Confirmation No.: 8318
METHODS FOR PERFORMING	)
TRANSACTIONS	)

Mail Stop Petition
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

SUPPLEMENT TO THE PETITION TO MAKE SPECIAL

Applicants hereby supplement the petition filed August 22, 2006 under 37 C.F.R. § 1.102(d) and M.P.E.P. § 708.02(VII) to include an election without traverse (see below) as required in the Decision on Petition to Make Special mailed September 28, 2006.

In accordance with M.P.E.P. § 708.02 (VIII), Applicants enclosed a check for $130.00 on August 22, 2006 to cover the fee for the Petition as set forth in 37 C.F.R. § 1.17(h). If any additional fee is required in connection with the filing of this Supplement, please charge that fee to our Deposit Account No. 06-0916.

All claims presented for examination are directed to a single invention. If it is determined that restriction is required, however, Applicants elect **without traverse** for prosecution whichever group of claims contains **claims 1-24**.

Also in accordance with M.P.E.P. § 708.02 (VIII), Applicants affirm that a pre-examination search has been made by Washington Patent Services Corporation including a search in Class 705, Subclasses 30 and 35, and Class 705, Subclass 34, 36R, and 36T.

The following references were developed during the search, and a copy of each of these references was enclosed along with the Petition to Make Special filed August 22, 2006:

Inventor(s)	U.S. Patent No. or Publication No.
Gary P. DICRESCE	5,991,744
Jeff N. MAGGIONCALDA et al.	6,012,044
David Richard GOTTSTEIN	6,115,697
Michael P. LOWERY	6,189,785
Evan G. BURFIELD et al.	6,298,334
Eric CAMPBELL et al.	6,856,970
Shiann-Jong HU	6,990,466
Koji WATARAI et al.	7,039,607
Edward BOICOURT et al.	2001/0029475 A1
Daniel HALLIHAN	2001/0047316 A1
Juei-Mei WANG	2004/0128218 A1

Li-Chin LU	2005/0086135 A1

The following references are discussed in Applicants' specification at p. 1 and were previously cited in an Information Disclosure Statement filed on August 14, 2003. Applicants enclosed a copy of these references with the Petition to Make Special filed August 22, 2006.

Inventor(s)	U.S. Patent No.
Ryan et al.	5,590,037
Bickerton et al.	6,041,312
Graham et al.	6,044,138

DESCRIPTION OF THE CLAIMED INVENTION

The present invention is directed to systems and methods for causing a computer to perform financial transactions.

Claim 1 recites:

A computer program comprising a plurality of code modules that control a computer, the computer program cooperating with a computer application, the modules comprising:

a distributing module receiving a total amount and a calculation rule representation from the application to calculate a partial amount representation; and

a posting module receiving the partial amount representation to provide a modifying instruction to a first table and to a second table in a database.

Independent claims 25, 39, and 40, although of different scope, recite elements similar to those present in claim 1. Accordingly, the following description of the references with respect to Applicant's claim 1 also applies to independent claims 25, 39, and 40 and claims 2-24, 26-28, and 41-53, by reason of dependency therefrom.

DETAILED DESCRIPTION OF THE REFERENCES

1.   U.S. Patent 5,590,037 to Ryan et al. ("Ryan") discloses a digital computer system and methods for computing a financial projection and an illustration of a prefunding program for an employee benefit. Ryan, Title. Ryan discloses an illustration request that "seeks information based on … projected annual premiums," a "targeted cash value," "targeted cash flows," an "earnings rate," a "corporate tax rate," "mortality assumptions," "census data," and a "reinvestment of death benefits assumption." Ryan, col. 12: 42-col. 13: 22.

Ryan, however, fails to teach or suggest "a distributing module receiving a total amount and a calculation rule representation from the application to calculate a partial amount representation; and a posting module receiving the partial amount representation to provide a modifying instruction to a first table and to a second table in a database," as recited by claim 1 (emphasis added).

2.   U.S. Patent 5,991,744 to DiCresce ("DiCresce") discloses a method and apparatus that processes financial data relating to wealth accumulation plans. DiCresce, Title. DiCresce discloses "a spreadsheet program processes the electronically inputted contribution data to produce data representing after tax cost of interest for loan amounts corresponding to cumulative cash values of an insurance policy issued based on the periodic contributions to the account." DiCresce, Col. 3: 18-23.

DiCresce, however, fails to teach or suggest "a distributing module receiving a total amount and a calculation rule representation from the application to calculate a partial amount representation; and a posting module receiving the partial amount representation to provide a modifying instruction to a first table and to a second table in a database," as recited by claim 1 (emphasis added).

3.   U.S. Patent 6,012,044 to Maggioncalda et al. ("Maggioncalda") discloses a user interface for a financial advisory system. Maggioncalda, Title. Maggioncalda's system allows a user to "interactively explore how changes in one or more input decisions such as a risk tolerance, a savings level, and a retirement age affect one or more output values such as a probability of achieving a financial goal or an indication of short term risk." Maggioncalda, Abstract. A user may explore these changes using by using a "first and second visual indication" for input and output of recommendations. Maggioncalda, Col. 2: 38-43.

Maggioncalda, however, fails to teach or suggest "a distributing module receiving a total amount and a calculation rule representation from the application to calculate a partial amount representation; and a posting module receiving the partial amount representation to provide a modifying instruction to a first table and to a second table in a database," as recited by claim 1 (emphasis added).

4.   U.S. Patent 6,041,312 to Bickerton et al. ("Bickerton") discloses an object oriented technology framework for accounts receivable and accounts payable. Bickerton, Title. Bickerton discloses various classes that "provide the base framework

upon which an account management application program is developed by the framework user." Bickerton, Abstract. For example, Bickerton discloses an "assign Cash class [that] takes cash that has been entered on the system simply as bank transaction lines and applies the cash to business partner accounts." Bickerton, Col. 13: 18-21.

Bickerton, however, fails to teach or suggest "a distributing module receiving a total amount and a calculation rule representation from the application to calculate a partial amount representation; and a posting module receiving the partial amount representation to provide a modifying instruction to a first table and to a second table in a database," as recited by claim 1 (emphasis added).

5.   U.S. Patent 6,044,138 to Graham et al. ("Graham") discloses "a billing system for a service provider-client environment." Graham, Abstract. Graham's billing system may "produce a billing data file and account[] for crediting and debiting the billing data file." Id.

Graham, however, fails to teach or suggest "a distributing module receiving a total amount and a calculation rule representation from the application to calculate a partial amount representation; and a posting module receiving the partial amount representation to provide a modifying instruction to a first table and to a second table in a database," as recited by claim 1 (emphasis added).

6.   U.S. Patent 6,115,697 to Gottstein ("Gottstein") discloses a spreadsheet that "applies the computerized system 100 and method for optimizing after-tax proceeds

by applying the formula cells the user inputs and stored data cells to produce a set of cells including projected results of the strategies that optimize after-tax proceeds." Gottstein, Col. 5: 31-35.

Gottstein, however, fails to teach or suggest "a distributing module receiving a total amount and a calculation rule representation from the application to calculate a partial amount representation; and a posting module receiving the partial amount representation to provide a modifying instruction to a first table and to a second table in a database," as recited by claim 1 (emphasis added).

7.   U.S. Patent 6,189,785 to Lowery ("Lowery") discloses a demand deposit account data processing system. Lowery, Title. The system disclosed by Lowery "incorporates a number of authorization databases that can be used to verify a transaction even if it cannot be settled online" and "automatically updates all of its databases with pertinent transaction information once a transaction result is obtained." Lowery, Abstract. Lowery further discloses detecting and repairing "errors in the demand deposit account data before the data is submitted to the data source." Lowery, Col. 3: 48-50.

Lowery, however, fails to teach or suggest "a distributing module receiving a total amount and a calculation rule representation from the application to calculate a partial amount representation; and a posting module receiving the partial amount representation to provide a modifying instruction to a first table and to a second table in a database," as recited by claim 1 (emphasis added).

8.   U.S. Patent 6,298,334 to Burfield et al. ("Burfield") discloses an object-based numeric-analysis engine. Burfield, Title. Burfield discloses use of mathematical formulas "in determining an adjusted value for a numeric object," such as calculating an amount of income for an individual to place into a retirement account and a "remaining amount of monthly income ... to be transferred to a bank account." Burfield, Col. 4: 41-49; see also Burfield, Col. 6: 15-34.

Burfield, however, fails to teach or suggest "a distributing module receiving a total amount and a calculation rule representation from the application to calculate a partial amount representation; and a posting module receiving the partial amount representation to provide a modifying instruction to a first table and to a second table in a database," as recited by claim 1 (emphasis added).

9.   U.S. Patent 6,856,970 to Campbell et al. ("Campbell") discloses an electronic financial transaction system. Campbell, Title. Campbell discloses "a method of executing a financial transaction ... compris[ing] the steps of receiving into an application database an instruction to execute a financial transaction from at least one user using an application, receiving the instruction into a hub database, reformatting the instruction, and routing the reformatted instruction to at least one financial transaction." Campbell, Abstract.

Campbell, however, fails to teach or suggest "a distributing module receiving a total amount and a calculation rule representation from the application to calculate a partial amount representation; and a posting module receiving the partial amount

representation to provide a <u>modifying instruction</u> to a first table and to a second table in a database," as recited by claim 1 (emphasis added).

10.   U.S. Patent 6,990,466 to Hu ("<u>Hu</u>") discloses a method and system for integrating core banking business processes. <u>Hu</u>, Title. <u>Hu</u> discloses "application servers [that] provide a unified interface for transactions and a knowledge base to generate accounting entries and accomplish accounting processing." <u>Hu</u>, Col. 7: 22-24.

<u>Hu</u>, however, fails to teach or suggest "a distributing module receiving a <u>total amount</u> and a <u>calculation rule</u> representation from the application to calculate a <u>partial amount</u> representation; and a posting module receiving the partial amount representation to provide a <u>modifying instruction</u> to a first table and to a second table in a database," as recited by claim 1 (emphasis added).

11.   U.S. Patent 7,039,607 to Watarai et al. ("<u>Watarai</u>") discloses a system for evaluating a company's customer equity. <u>Watarai</u>, Title. <u>Watarai's</u> system includes a "table of original records 14a for recording purchase records in the order they are generated, a master table of customers 14b, and a tabulation table 14c for storing records by time period." <u>Watarai</u>, Abstract. <u>Watarai</u> also discloses "customer-equity evaluation means 12c compris[ing] a total customer-equity tabulating means 12c-1; an average-customer-equity tabulating means 12c-2; a means of tabulating the customer-stability ratio 12c-3; and a customer-equity growth-ration tabulating means 12c-4." <u>Watarai</u>, Abstract.

Watarai, however, fails to teach or suggest "a distributing module receiving a total amount and a calculation rule representation from the application to calculate a partial amount representation; and a posting module receiving the partial amount representation to provide a modifying instruction to a first table and to a second table in a database," as recited by claim 1 (emphasis added).

12.   U.S. Patent Publication 2001/0029475 A1 to Boicourt et al. ("Boicourt") discloses a financial processing system and method. Boicourt, Title. Boicourt's system uses "a structured set of arrays and computer software which includes procedures for entering, indexing and updating ... existing records in a general ledger file." Boicourt, paragraph 0053.

Boicourt, however, fails to teach or suggest "a distributing module receiving a total amount and a calculation rule representation from the application to calculate a partial amount representation; and a posting module receiving the partial amount representation to provide a modifying instruction to a first table and to a second table in a database," as recited by claim 1 (emphasis added).

13.   U.S. Patent Publication 2001/0047316 A1 to Hallihan ("Hallihan") discloses a module for the interconnectivity of independent software applications. Hallihan, Title. Hallihan discloses "interconnectivity program module provides a time and expense database and interface capability between a payroll application, an accounts payable application, and a projects/billing application." Hallihan, Abstract.

Hallihan, however, fails to teach or suggest "a distributing module receiving a total amount and a calculation rule representation from the application to calculate a partial amount representation; and a posting module receiving the partial amount representation to provide a modifying instruction to a first table and to a second table in a database," as recited by claim 1 (emphasis added).

14.   U.S. Patent Publication 2004/0128218 A1 to Wang ("Wang") discloses a system and method for managing accounts receivable. Wang, Title. Wang discloses an "application server includ[ing] a data obtaining module (200) for obtaining data from external systems, a sales return managing module (202) for managing accounting operations related to sales return, ... an accounts receivable managing module (208) for managing and updating the accounts receivable data stored in the database server, and an account booking module (210) for automatically generating accounting entries." Wang, Abstract.

Wang, however, fails to teach or suggest "a distributing module receiving a total amount and a calculation rule representation from the application to calculate a partial amount representation; and a posting module receiving the partial amount representation to provide a modifying instruction to a first table and to a second table in a database," as recited by claim 1 (emphasis added).

15.   U.S. Patent Publication 2005/0086135 A1 to Lu ("Lu") discloses an automatic bookkeeping system. Lu, Title. Lu discloses "a bookkeeping database, comprising a plurality of bookkeeping data files to record bookkeeping data ... and an

inference module, provided with a plurality of financial inference rules, to obtain data

from said bookkeeping database and to operate according to particular inference rules

using the obtained data." Lu, paragraph 0015. Lu also discloses that "[c]harts and

statements generated by the automatic bookkeeping system include: journal, ledger,

income statement, balance sheet and other financial statements." Id.

Lu, however, fails to teach or suggest "a distributing module receiving a total

amount and a calculation rule representation from the application to calculate a partial

amount representation; and a posting module receiving the partial amount

representation to provide a modifying instruction to a first table and to a second table in

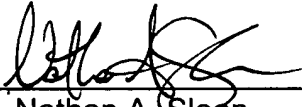a database," as recited by claim 1 (emphasis added).

CONCLUSION

Applicants respectfully submit that in view of the foregoing, the requirements of M.P.E.P. § 708.02 (VIII) have been met. The pending claims are all allowable over the references considered either individually or in any reasonable combination. Accordingly, Applicants request that this Petition to Make Special be granted and that claims 1-53 of this application be allowed as quickly as possible.

Respectfully submitted,

FINNEGAN, HENDERSON, FARABOW,
GARRETT & DUNNER, L.L.P.

Dated: October 13, 2006   By:_____

Nathan A. Sloan
Reg. No. 56,249